

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

DONALD W. DAVIS, JR.
LORRAINE L. DAVIS
Debtor(s)

Case No. 12-11764-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/25/2012.
- 2) The plan was confirmed on 12/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/09/2014, 12/01/2016.
- 5) The case was Completed on 02/28/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$85,943.62.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,822.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$36,822.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,989.17
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,491.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,480.66

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	300.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	2,473.00	2,473.56	2,473.56	2,473.56	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	371.00	371.57	371.57	25.82	0.00
ASHTON DRAKE GALLERIES	Priority	69.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,604.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	875.69	875.69	60.85	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	5,005.00	5,005.00	347.79	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	1,734.99	1,734.99	120.56	0.00
COMCAST	Unsecured	287.00	NA	NA	0.00	0.00
COMCAST	Unsecured	96.00	NA	NA	0.00	0.00
COMCAST	Unsecured	190.00	NA	NA	0.00	0.00
CROSS KEYS ANIMAL HOSPITAL	Unsecured	700.26	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Secured	8,000.00	20,583.63	20,583.63	20,583.63	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	762.79	762.79	762.79	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	28.52	28.52	1.98	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	NA	3,867.33	3,867.33	268.73	0.00
DIANE TAYLOR, CPA	Unsecured	500.00	NA	NA	0.00	0.00
EMERGENCY PHYSICIANS ASSOCIA	Unsecured	533.00	53.25	53.25	3.70	0.00
EXPRESS SCRIPTS, INC.	Unsecured	400.00	NA	NA	0.00	0.00
JC PENNYS	Unsecured	6,098.67	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	397.00	364.55	364.55	25.33	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	960.00	960.90	960.90	66.77	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	2,136.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	2,570.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	4,837.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	702.33	NA	NA	0.00	0.00
KENNEDY MEMORIAL HOSPITAL	Unsecured	244.25	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	6,085.08	5,714.24	5,714.24	397.07	0.00
LVNV FUNDING, LLC	Unsecured	2,882.00	2,882.23	2,882.23	200.28	0.00
LVNV FUNDING, LLC	Unsecured	NA	2,606.85	2,606.85	181.15	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	2,470.55	2,470.55	171.67	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MANAGEMENT, II	Unsecured	2,481.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	3,817.40	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	3,397.37	3,397.37	236.08	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	3,705.70	3,705.70	257.50	0.00
NEW CENTURY FINANCIAL SERVICE	Unsecured	1,290.00	1,293.40	1,293.40	89.88	0.00
NEW CENTURY FINANCIAL SERVICE	Unsecured	1,022.00	952.68	952.68	66.20	0.00
NORTHSTAR CAPITAL ACQUISITION	Unsecured	2,606.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	139,520.00	140,031.83	0.00	0.00	0.00
PITMAN ANIMAL HOSPITAL	Unsecured	713.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	608.00	NA	NA	0.00	0.00
UMDNJ- SOM	Unsecured	1,695.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,473.56	\$2,473.56	\$0.00
All Other Secured	\$20,583.63	\$20,583.63	\$0.00
TOTAL SECURED:	\$23,057.19	\$23,057.19	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$762.79	\$762.79	\$0.00
TOTAL PRIORITY:	\$762.79	\$762.79	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,284.82	\$2,521.36	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,480.66</u>
Disbursements to Creditors	<u>\$26,341.34</u>
TOTAL DISBURSEMENTS :	<u>\$36,822.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2017

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.